
State:	Arkansas	Filing Company:	Thrivent Financial for Lutherans
TOI/Sub-TOI:	MS09 Medicare Supplement - Other 2010/MS09.000 Medicare Supplement Other 2010		
Product Name:	Standard Med Supp Rates [2013]		
Project Name/Number:	/		

Filing at a Glance

Company:	Thrivent Financial for Lutherans
Product Name:	Standard Med Supp Rates [2013]
State:	Arkansas
TOI:	MS09 Medicare Supplement - Other 2010
Sub-TOI:	MS09.000 Medicare Supplement Other 2010
Filing Type:	Rate
Date Submitted:	11/29/2012
SERFF Tr Num:	THRV-128788227
SERFF Status:	Closed-Disapproved
State Tr Num:	
State Status:	Disapproved-Closed
Co Tr Num:	

Implementation	01/01/2013
Date Requested:	
Author(s):	Julie Panaro
Reviewer(s):	Stephanie Fowler (primary)
Disposition Date:	01/02/2013
Disposition Status:	Disapproved
Implementation Date:	

State Filing Description:

State: Arkansas **Filing Company:** Thrivent Financial for Lutherans
TOI/Sub-TOI: MS09 Medicare Supplement - Other 2010/MS09.000 Medicare Supplement Other 2010
Product Name: Standard Med Supp Rates [2013]
Project Name/Number: /

General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact: 4.7%	Filing Status Changed: 01/02/2013
	State Status Changed: 01/02/2013
Deemer Date:	Created By: Julie Panaro
Submitted By: Julie Panaro	Corresponding Filing Tracking Number:

Filing Description:

The purpose of this filing is to demonstrate compliance with state insurance laws regarding minimum acceptable loss ratios and to request approval of a rate revision for Thrivent Financial's standardized Medicare supplement contracts. The form numbers, plan types and dates the forms and original rates were approved are as follows:

12052AR, Plan A, June 14, 1995
 12052AR 6-98, Plan A, April 30, 1998
 M-EA-MSA (05), Plan A, June 8, 2006
 M-MA-MSA (10), Plan A, January 22, 2010
 M-EB-MSB (05), Plan B, June 8, 2006
 M-MB-MSB (10), Plan B, January 22, 2010
 12079AR, Plan C, June 23, 1995
 12079AR 6-98, Plan C, April 30, 1998
 M-EC-MSB (05), Plan C, June 8, 2006
 M-MC-MSB (10), Plan C, January 22, 2010
 12080AR, Plan D, June 23, 1995
 12080AR 6-98, Plan D, April 30, 1998
 M-ED-MSD (05), Plan D, June 8, 2006
 M-MD-MSD (10), Plan D, January 22, 2010
 12081AR, Plan F, June 23, 1995
 12081AR 6-98, Plan F, April 30, 1998
 M-EF-MSF (05), Plan F, June 8, 2006
 M-MF-MSF (10), Plan F, January 22, 2010
 M-MH-MSFHI (10), Plan F High, January 22, 2010
 M-MG-MSG (10), Plan G, January 22, 2010
 12053AR, Plan H, June 14, 1995
 12053AR 6-98, Plan H, April 30, 1998
 M-EH-MSH (05), Plan H, June 8, 2006
 12054AR, Plan I, June 14, 1995
 12054AR 6-98, Plan I, April 30, 1998
 M-EI-MSI (05), Plan I, June 8, 2006
 M-EL-MSL (05), Plan L, June 8, 2006
 M-ML-MSL (10), Plan L, January 22, 2010
 M-MM-MSM (10), Plan M, January 22, 2010

State: Arkansas
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The last annual rate filing for these forms was approved on 01/24/2012 [SERFF Tracking # THRV-127943392]. That filing did not include a rate revision. The last rate revision filing we submitted was disapproved 03/15/2011. Therefore, the last increase we requested that was approved was effective 01/01/2010.

Thank you in advance for your review of our filing. If you have any questions about the rate information in this filing, please contact our actuary, Joel Kabala, by phone at 1-800-847-4836, ext. 35080 or email joel.kabala@thrivent.com.

Company and Contact

Filing Contact Information

Julie Panaro, Compliance Specialist II
625 Fourth Ave S
Minneapolis, MN 55415

julie.panaro@thrivent.com
800-847-4836 [Phone] 36473 [Ext]
612-844-5040 [FAX]

Filing Company Information

Thrivent Financial for Lutherans
4321 North Ballard Road
Appleton, WI 54919-0001
(800) 847-4836 ext. [Phone]

CoCode: 56014
Group Code: 2938
Group Name:
FEIN Number: 39-0123480

State of Domicile: Wisconsin
Company Type: Fraternal
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$550.00
Retaliatory? No
Fee Explanation: \$50 per plan type [X 11 plans]
Per Company: No

Company	Amount	Date Processed	Transaction #
Thrivent Financial for Lutherans	\$550.00	11/29/2012	65288219

SERFF Tracking #:	THRV-128788227	State Tracking #:	Company Tracking #:
State:	Arkansas	Filing Company:	Thrivent Financial for Lutherans
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Stephanie Fowler	01/02/2013	01/02/2013

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Deemer Waiver	Note To Reviewer	Julie Panaro	01/02/2013	01/02/2013
Deemer Letter	Note To Filer	Stephanie Fowler	12/31/2012	12/31/2012

State:	Arkansas	Filing Company:	Thrivent Financial for Lutherans
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Disposition

Disposition Date: 01/02/2013

Implementation Date:

Status: Disapproved

Comment: Given the fairly low loss ratio history indicated in this filing and the lack of credibility; we cannot approve this rate increase at this time.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Thrivent Financial for Lutherans	4.700%	4.700%	\$9,709	88	\$208,584	5.500%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification		No
Rate	Standardized Medicare Supplement contracts (Plan A)		No
Rate	Standardized Medicare Supplement Contracts (Plan B)		No
Rate	Standardized Medicare Supplement Contracts (Plan C)		No
Rate	Standardized Medicare Supplement Contracts (Plan D)		No
Rate	Standardized Medicare Supplement Contracts (Plan F)		No
Rate	Standardized Medicare Supplement Contracts (Plan F High Deductible)		No
Rate	Standardized Medicare Supplement Contracts (Plan G)		No
Rate	Standardized Medicare Supplement Contracts (Plan H)		No
Rate	Standardized Medicare Supplement Contracts (Plan I)		No
Rate	Standardized Medicare Supplement Contracts (Plan L)		No
Rate	Standardized Medicare Supplement Contracts (Plan M)		No

State: Arkansas **Filing Company:** Thrivent Financial for Lutherans
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Note To Reviewer

Created By:

Julie Panaro on 01/02/2013 09:53 AM

Last Edited By:

Julie Panaro

Submitted On:

01/02/2013 09:53 AM

Subject:

Deemer Waiver

Comments:

The signed letter is attached.

Arkansas Insurance Department

Mike Beebe
Governor



Jay Bradford
Commissioner

Julie Panaro
Thrivent Financial for Lutherans
4321 North Ballard Road
Appleton, WI 54919

RE: Rate Filing
SERFF Tracking Number THRV-128788227

Dear Ms. Panaro:

Thank you for the above referenced filing which we received in our office on November 29, 2012.

In light of our ongoing communication and pursuant to the provisions of Ark. Code Ann. 23-79-109(b), the period for review of this filing is being automatically extended an additional thirty (30) days until January 29, 2013.

We request that you sign and return this form letter in order to waive all rights to deemer on this filing.

Sincerely,
Stephanie Fowler
Stephanie Fowler
Compliance Officer
Life and Health Division

SRF

I, Julie Panaro, representing Thrivent Financial do hereby acknowledge

receipt of this letter and waive all rights to deemer on this filing.

1/2/13 Dated Julie Panaro - Compliance Specialist Signature and Title

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Product Name:	Standard Med Supp Rates [2013]		
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Note To Filer

Created By:

Stephanie Fowler on 12/31/2012 04:08 PM

Last Edited By:

Stephanie Fowler

Submitted On:

12/31/2012 04:08 PM

Subject:

Deemer Letter

Comments:

Please see the attached letter.

Arkansas Insurance Department

Mike Beebe
Governor



Jay Bradford
Commissioner

Julie Panaro
Thrivent Financial for Lutherans
4321 North Ballard Road
Appleton, WI 54919

RE: Rate Filing
SERFF Tracking Number THRV-128788227

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Sincerely,

Stephanie Fowler

Stephanie Fowler
Compliance Officer
Life and Health Division

SRF

I, _____, representing _____, do hereby acknowledge receipt of this letter and waive all rights to deemer on this filing.

_____,
Dated _____, Signature and Title _____

SERFF Tracking #:	THRV-128788227	State Tracking #:	Company Tracking #:
State:	Arkansas	Filing Company:	Thrivent Financial for Lutherans
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Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	06/01/2012
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Thrivent Financial for Lutherans	4.700%	4.700%	\$9,709	88	\$208,584	5.500%	0.000%